

ABSTRACT

Savings are a service product provided by bank to those who choose certain kind of savings and bank may be influenced that each of them will have different way to saving. It needs the order to reveal what are benefit expected or need criteria from attitude they have towards the saving attributes and the impact of choosing of kind of saving. It is very important to know these ones since it is a basic of effective strategy of marketing. Based on the mentioned above, this research has a goal to know differences of need criteria, differences of attitudes towards savings attributes and the decision of choosing a kind of savings. Furthermore this research has a goal to know differences of need criteria, difference of attitudes towards the saving attributes and also the difference of decision in choosing a kind of saving among the social class of high, middle and low income characteristic.

Based on the theory of marketing and consumer behavior, we have hypothesis that the decision has been influenced by need criteria and attitudes towards saving attributes. We will also hypothesize there are differences of need criteria, attitude toward saving attributes and decision of choosing a kind of saving among the customers group who have different level of income.

For sampling we can use a method of "Non random sampling". Its stratum based on social class can divided into three categories : high income, middle income and low. A listing method is used to determine sub-population of each group. From each group we may take by non random a sample consisting of about 50 respondent. The data collection is done through interview and questionnaire distributed to them. To analyze the data we use quantitative analysis and qualitative one. In quantitative analysis we use test of pearson correlation and chy square. While in qualitative analysis we use frequency (percentage) tabulation and analysis of industrial structure.

The result of research has proved that there are, a positive and significant impact on the need criteria, attitude towards the saving attribute and the decision of choosing a kind of savings. Significant difference in need criteria, in attitude towards the savings attribute and in decision mentioned above. From this general analysis of the industrial structure we may see that there is an intensive competition among the saving industries so that in their future development they will face some hindrance.

Base on the result of research, we can determine the market segment into three group: high, middle and low income level. We can use difference marketing strategies to meet each segment. To choose target market we can also used differentiated marketing strategy or concentrated marketing strategies. However, we must consider the external circumstances and the internal ones.

RINGKASAN

Tabungan merupakan produk jasa yang disediakan bank bagi orang dalam menyimpan dana. Seseorang memilih jenis tabungan dan bank tertentu dipengaruhi oleh berbagai faktor, sehingga antara orang satu dengan yang lain memiliki perilaku yang berbeda. Karena itu perlu dikaji perilaku menabung mereka agar terungkap apa manfaat yang diharapkan (kriteria kebutuhan) dalam menabung, bagaimana sikap mereka pada atribut tabungan dan pengaruhnya pada keputusan dalam pemilihan tabungan. Selain itu ingin diketahui apakah ada perbedaan kriteria kebutuhan (manfaat yang dicari), sikap pada atribut tabungan dan keputusan dalam menabung dari kelas sosial masyarakat dengan karakteristik pendapatan keluarga tinggi, menengah dan rendah.

Berdasarkan teori perilaku konsumen dan konsep pemasaran, maka diduga ada perbedaan kriteria kebutuhan, sikap pada atribut tabungan dan keputusan menabung dari kelompok konsumen yang berpendapatan berbeda. Selain itu diduga bahwa keputusan menabung dipengaruhi oleh pendapatan, kriteria kebutuhan dan sikap konsumen pada atribut tabungan.

Sampling yang digunakan adalah metode "non random sampling". Strata didasarkan pada tingkat pendapatan tinggi, menengah dan rendah. Dari setiap kelompok sampel diambil secara non random sebesar 50 responden. Pengumpulan data dilakukan dengan wawancara dan penyebaran daftar pertanyaan. Untuk analisa digunakan analisis kuantitatif dan kualitatif. Analisis kuantitatif menggunakan korelasi pearson dan chy square.. Analisis kualitatif menggunakan tabel frekuensi (persentase) dan analisis struktur industri.

Hasil penelitian membuktikan bahwa: ada pengaruh positif dan signifikan antara kriteria kebutuhan dan sikap konsumen pada atribut tabungan dengan keputusan dalam pemilihan tabungan bagi masyarakat. Terdapat perbedaan kriteria kebutuhan dan sikap pada atribut tabungan bagi masyarakat yang memiliki pendapatan keluarga tinggi, menengah dan rendah. Dari analisis struktur industri secara umum menampakkan situasi persaingan yang ketat dalam industri tabungan, sehingga perusahaan menghadapi hambatan untuk pengembangan masa yang akan datang.

Berdasarkan kesimpulan diatas, maka segmen pasar dapat ditentukan menjadi tiga kelompok yaitu : kelompok pendapatan keluarga tinggi, menengah dan rendah. Setiap segmen pasar perlu digunakan strategi marketing mix yang berbeda. Pemilihan pasar sasaran dapat dengan strategi concentrated marketing atau differentiated marketing, namun perlu mempertimbangkan kondisi eksternal dan internal perusahaan.